CORPORATE FORM

WARRANTY DEED

THIS INDENTURE, made and entered into this 30th day of January, 1998, by and between Bowden Building Corporation a corporation organized and existing under and by virtue of the laws of the State of Tennessee, party of the first part, and Carlos Garcia and wife, Monica Garcia party of the second part,

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the City of Olive Branch, County of DeSoto, State of Mississippi:

Lot 47, Section "A", Birdsong Subdivision, Section 3, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 55, Page 33, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being part of the same property conveyed to Grantor(s) herein as shown in Warranty Deed of record in Book 319, Page 543 in said Clerk's Office.

Parcel No. 2062.0-0313.00-00047

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its heirs, or successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered,

except for subdivision restrictions, building lines and easements of record as shown in Plat Book 55, Page 33, Easements of record as shown in Book 309, Page 342, all in said Clerk's Office, and except for 1998 City of Olive Branch and 1998 DeSoto County taxes not yet due and payable.

and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

Whenever the word "party" is used herein, it shall mean "parties" if there are more than one person referred to, and whenever pronouns occur herein they shall be construed according to their proper gender and number according to the context of this instrument.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed by and through its duly authorized officers the day and year first above written.

STATE MS.-DESOTO CO.

FEB 11 1 41 PM '98

Bowden Building Corporation
By: Yan E. Byno

Ryan E. Byrne, Assistant Secretary

W.E. DAVIS CH. CLK.

STATE OF TENNESSEE, COUNTY OF SHELBY

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Ryan E. Byrne with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself to be the Assistant Secretary (or other officer authorized to execute the instrument) of Bowden Building Corporation the within named bargainor, a corporation, and that he as such Assistant Secretary executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as Assistant Secretary.

WITNESS my hand and Official Seal at office this 30th day of Ganuary

My commission expires:

Notary Public

931. 316

Property address 5784 Sparrow Run Olive Branch, MS 38654 Grantor's Address 1352 Cordova Road

Germantown, TN 38138 Phone No. 901-758-6200 Phone No. 901-758-6200

Mail tax bills to, (Person or Agency responsible

for payment of taxes)

Community Mortgage Corporation

142 Timber Creek Drive

Cordova, Tennessee 38018

This instrument prepared by:

Southern Escrow Title Company

7515 Corporate Centre Drive

Germantown, TN 38138

State tax _ Register's fee _____

Recording fee __

4.00

T.G. # 385858/Lawyers Title

Return to: Southern Escrow Title Company

7515 Corporate Centre Drive

Germantown, TN 38138

901-754-2080

(FOR RECORDING DATA ONLY)

Grantee's Address 5784 Sparrow Run

Olive Branch, MS 38654

Phone No. 901-362-7121
Phone No. 901-362-7121